

Fill in this information to identify the case

Debtor 1 Erin M. Kocotis

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of PENNSYLVANIA  
(State)

Case number 19-10282

## Official Form 410S2

### Notice of Postpetition Mortgage Fees, Expenses, and Charges

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: HSBC Bank USA, N.A.

Court claim no. (if known): 10

Last four digits of any number you use to identify the debtor's account: 5466

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

No  
 Yes. Date of the last notice: 10/15/2021

#### Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount indicate that amount in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges		(1) \$
2. Non-sufficient funds (NSF) fees		(2) \$
3. Attorney's fees		(3) \$
Notice of Final Cure Response	3/18/2024	\$ 500.00
Notice of Post Petition Fees	3/25/2024	\$ 150.00
4. Filing fees and court costs		(4) \$
5. Bankruptcy/Proof of claim fees		(5) \$
6. Appraisal/Broker's price opinion fees		(6) \$
7. Property inspection fees		(7) \$
8. Tax advances (non-escrow)		(8) \$
9. Insurance advances (non-escrow)		(9) \$
10. Property preservation expenses. Specify: _____		(10) \$
11. Other. Specify: _____		(11) \$
12. Other. Specify: _____		(12) \$
13. Other. Specify: _____		(13) \$

14. Other. Specify: \_\_\_\_\_

(14) \$

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

**Part 2: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Alyk L. Oflazian  
Signature

Date 03/26/2024

Print: Alyk L. Oflazian  
Title Attorneys for Creditor  
Company Manley Deas Kochalski LLC  
Address P.O. Box 165028  
Number Street  
Columbus, OH 43216-5028  
City State ZIP Code

Title Attorneys for Creditor

Contact phone 614-220-5611 Email amps@manleydeas.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re:** :  
Erin M. Kocotis : Case No.: **19-10282**  
Debtor(s) : Chapter 13  
: Judge Magdaline D. Coleman  
: \*  
HSBC Bank USA, N.A. : Related Document #  
vs :  
: Movant, :  
: :  
Erin M. Kocotis :  
Kenneth E. West :  
Respondents. :  
:

**CERTIFICATE OF SERVICE**

I certify that on the date of filing, a copy of the foregoing Notice of Postpetition Mortgage Fees, Expenses, and Charges was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System:

Office of U.S. Trustee, Party of Interest, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106, USTPRegion03.PH.ECF@usdoj.gov

Kenneth E. West, Chapter 13 Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107, ecfemails@ph13trustee.com

Michael A. Cibik, Attorney for Erin M. Kocotis, 1500 Walnut Street, Suite 900, Philadelphia, PA 19102, help@cibiklaw.com

I certify that on the date of filing, a copy of the foregoing document was sent by U.S. Mail to the following:

Erin M. Kocotis, 4221 Fairdale Road, Philadelphia, PA 19154

/s/Alyk L. Oflazian